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**IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED
 2/10/21 4:10 pm
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

In re:	:	Case No.:	19-21443-GLT
	:	Chapter:	13
Wayman W. Wade, Jr.	:		
	:		
	:	Date:	2/10/2021
<i>Debtor(s).</i>	:	Time:	09:00

PROCEEDING MEMO

MATTER: #44 Motion for Relief from the Automatic Stay filed by Santander Consumer USA, Inc. dba Chrysler Capital
 #50 Response filed by Debtor

APPEARANCES:

Debtor:	Abagale Steidl
Trustee:	Kate DeSimone
Santander:	William Craig

NOTES: (9:06)

Craig: My client did not give me authorization to withdraw the motion. They requested a default clause based on payment to the trustee.

Steidl: We're reaching out to our client, we have to work through a translation service as the debtor is deaf.

Court: Why isn't there a wage order?

Steidl: I'm not sure, but if there isn't one I'll get one in place.

Court: Can the trustee confirm the payment status?

DeSimone: We have the last payment on February 4 for \$1,153. Payments have been consistent since last October, there was a four month period where payments were spotty, but overall the payment history is consistent.

Steidl: Most of the debtor's income is through social security, and the timing doesn't work out for it to be withdrawn on the 4th of the month.

Court: The amended plan does materially change the outlook on this matter. But I am concerned about not being able to have a wage or bank account attachment in place. I find the creditor adequately protected by the plan (which has reduced payments under the CARES Act extension) and the Debtor is currently paying in excess of what is owed. I would be inclined to revisit this and conduct an additional hearing upon Santander's request if two or more monthly payment are missed.

OUTCOME:

1. Santander Consumer USA, Inc. dba Chrysler Capital's *Motion for Relief from the Automatic Stay* [Dkt. No. 44] is DENIED without prejudice. [Text Order to Issue]

DATED: 2/10/2021